my money. my tools.

As a member of a company group retirement savings plan, you have access to online planning tools that can help you build a better future. The **my money tools** allow you to learn more about your group plan's investment options, make changes to your investment selections and access financial planning tools. To access these tools:

- Sign in to **mysunlife.ca**, using your personal access ID and password.
- On the **Home** page, under **my financial future**, select **my financial centre**.

Where to start?

Determine your comfort with investment risk by accessing the **Investment risk profiler**:

- Under the **Resource Centre** drop-down menu, select **my money tools**.
- Under the Asset allocation tool, select **Continue** to proceed to the profiler.

Don't stop there...

What's your vision of retirement? And how do you get there? Planning can be easy – with the **Retirement planner**.

The **Retirement planner** will suggest a retirement lifestyle based on the information you enter about your current income, additional savings and your investment risk tolerance. The information you input will be saved each time you visit the planner, helping you track your progress towards your desired retirement lifestyle. To access the planner:

- Under the **Resource Centre** drop-down menu, select **my money tools**.
- Select **Retirement planner**.

Learn about your investment options

You can learn about the investment options available to you through **Morningstar®**, a leading provider of investment news and analysis. Under the **Accounts** drop-down menu, select **Investment performance**. Next select:

- **Rates of Return and Unit Values** to see the performance of funds available in your plan; or
- **Fund Report** to access tools and information about your funds.

Update your investments

- Under the **Requests** drop-down menu, select **Change investments**.

To move existing account balances:

- Select **Move my money to different funds** under the **I want to:** section.

To change your current investment allocation:

- Select **Change how my future contributions will be invested** under the **I want to:** section.

continued...

Life's brighter under the sun

Sun Life Financial

More tools to help you

Check out the other online tools available to you. Simply select **my money tools** under **Resource Centre** and select Tools to access these features:

- **Withdrawal calculator** – Find out the impact of a withdrawal today on your future retirement savings.
- **Capital gains vs RRSP tax comparison calculator** – Will you be better off saving and investing in a registered or non-registered plan?.
- **Mortgage vs savings calculator** – Torn between paying down your mortgage or saving? Find out the best option for you.
- **RRSP loan calculator** – Find out whether the interest on an RRSP loan will be more than the tax refund and tax-free investment growth with your RRSP.
- **Tax calculator for non-residents** – Need help to calculate the tax payable on amounts paid to or credited to you if you are a non-resident of Canada?
- **Annuity premium calculator** – Estimate the annuity premium to purchase a life annuity from an insurance company, and get an idea of how much monthly annuity income you may receive for a lump sum amount.
- **Old Age Security (OAS) clawback calculator** – Find out how much you can expect in OAS payments.
- **Payroll contribution calculator** – See how contributing more impacts your pay and grows your savings.
- **Registered Retirement Income Fund (RRIF) calculator** – Find out how much income you can expect from your RRIF.
- **Saving my bonus** – How “extra pay” opportunities (such as bonuses) can dramatically increase savings.
- **Saving my raise** – How “extra pay” opportunities (such as salary increases) can dramatically increase savings.
- **Small amounts equal big savings** – How channeling small amounts of discretionary spending into savings can provide employees with significant extra savings over time.
- **Save today for more tomorrow** – How saving early and saving regularly can help employees save more for retirement.

Your access ID & password

Go to **mysunlife.ca** and select **Register now**. You will need your account number (see your welcome letter or your statement for this number) and your date of birth.

Forgot your access ID or password?

- For your access ID, select **I forgot my access ID.**
- For your password, select **I forgot my password.**

Customer Care Centre and Automated Telephone System

If you don’t have Internet access or you would like to talk with one of Sun Life Financial’s Customer Care Centre representatives, call **1-866-733-8612** any business day from 8 a.m. to 8 p.m. ET. You can also use this number to connect to the Automated Telephone System 24-hours-a-day, seven-days-a-week.

Know your responsibilities

As a member of a group retirement savings plan with more than one investment option, you are responsible for making investment decisions regarding your plan. We’ve provided tools and information to assist you in making these decisions. You should also decide if seeking investment advice from a qualified individual makes sense for you.

Group Retirement Services are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.
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